



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC

City/State CLEVELAND, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 14,132,457

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC
7007 BROADWAY AVENUE
CLEVELAND, OH 44105

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	14,361,046	14,873,659	14,363,868	13,958,272	13,438,321
Net income (\$000)	59,154	68,005	70,516	71,004	72,971
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10	2.07	2.92	14
+ Non-interest income	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2	0.14	1.35	2
- Overhead expense	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2	1.34	2.72	1
- Provision for credit losses	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1	-0.15	0.16	1
+ Securities gains (losses)	0	0.01	23	0	0.02	16	0	0.01	35	0	0	50	0	0.01	32
+ Other tax equivalent adjustments	0.02	0	96	0.01	0	95	0.01	0	90	0.01	0	93	0.03	0	90
= Pretax net operating income (tax equivalent)	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5	1.05	1.43	18
Net operating income	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5	0.54	0.89	20
Net income	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5	0.54	0.90	18
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10	3.19	3.80	17
Interest expense	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84	1.05	0.60	87
Net interest income (tax equivalent)	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9	2.14	3.19	11
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3	-0.04	0.24	3
Earnings coverage of net loan and lease losses (X)	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7	-21.35	19.67	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5	0.36	0.98	7
Allowance for loan and lease losses / Total loans and leases	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5	0.36	0.96	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.49	35	0.39	0.71	21	0.47	0.57	41	0.62	0.61	52	0.66	0.72	49
30-89 days past due loans and leases / Total loans and leases	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14	0.23	0.47	22
Liquidity and Funding															
Net noncore funding dependence	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87	34.49	17.03	85
Net short-term noncore funding dependence	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97	24.20	4.83	95
Net loans and leases / Total assets	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99	90.52	62.73	99
Capitalization															
Tier 1 leverage ratio	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87	11.16	9.53	88
Holding company equity capital / Total assets	11.73	10.71	67	10.52	11.16	41	10.44	12.43	26	10.64	12.22	30	10.38	11.94	29
Total equity capital (including minority interest) / Total assets	12.41	10.82	77	11.38	11.29	53	11.68	12.57	38	12.25	12.27	53	12.25	12.01	56
Common equity tier 1 capital / Total risk-weighted assets	21.91	12.42	99	20.63	12.38	96	19.42	12.17	95	19.60	12.12	94	19.35	12.19	96
Net loans and leases / Equity capital (X)	7.65	5.53	87	8.49	5.58	91	8.72	5.21	92	8.53	5.29	96	8.72	5.27	97
Cash dividends / Net income	0	28.27	3	0	42.30	4	0	33.12	3	0	27.31	5	0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	-3.02	10.50	4	-1.58	16.68	5	3.99	9.26	37	2.53	7	30	5.29	8.28	54
Equity capital	8.19	7.46	65	-0.80	6.99	12	2.03	10.49	17	5.02	7.89	51	4.44	10.18	37
Net loans and leases	-2.52	3.36	30	-3.46	9.07	13	4.31	9.10	33	2.78	7.89	25	5.68	9.38	43
Noncore funding	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33	-14.67	5.59	32
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	100	103.22	40	100	102.81	36	100	103.22	36	100	103.10	37	100	102.10	42
Cash from ops + noncash items + op expense / Op expense + dividends		154.48			147.24			190.27	4		174.91	2		148.20	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	371,070	421,921	459,326	430,611	399,745	-12.05	-1.21
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	371,070	421,921	459,326	430,611	399,745	-12.05	-1.21
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	371,070	421,921	459,326	430,611	399,745	-12.05	-1.21
Investment interest income (tax equivalent).....	3,796	7,830	12,839	11,670	9,777	-51.52	-56.73
Interest on balances due from depository institutions.....	765	1,412	5,293	4,230	2,511	-45.82	-8.27
Interest income on other earning assets.....	3,102	2,658	4,809	5,437	4,075	16.70	396.32
Total interest income (tax equivalent).....	378,733	433,821	482,267	451,948	416,108	-12.70	-1.84
Interest on time deposits of \$250K or more.....	9,104	12,166	12,675	7,668	5,745	-25.17	
Interest on time deposits < \$250K.....	76,051	110,477	120,787	97,285	79,631	-31.16	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,759	7,030	15,501	7,119	3,019	-46.53	-1.05
Interest on other borrowings and trading liabilities.....	59,907	70,727	73,150	63,317	48,998	-15.30	118.44
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	148,821	200,400	222,113	175,389	137,393	-25.74	27.08
Net interest income (tax equivalent).....	229,912	233,421	260,154	276,559	278,715	-1.50	-14.45
Non-interest income.....	40,245	60,256	25,598	20,155	18,521	-33.21	72.05
Adjusted operating income (tax equivalent).....	270,157	293,677	285,752	296,714	297,236	-8.01	-7.52
Overhead expense.....	189,214	190,752	189,256	191,100	180,178	-0.81	7.78
Provision for credit losses.....	-9,000	4,000	-11,000	-10,000	-20,000		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	3,360	1,912	1,783	1,996	3,445	75.73	-6.46
Pretax net operating income (tax equivalent).....	93,303	100,837	109,279	117,610	140,503	-7.47	-26.63
Applicable income taxes.....	17,799	16,247	21,953	29,489	48,181	9.55	-56.86
Tax equivalent adjustments.....	3,360	1,912	1,783	1,996	3,445	75.73	-6.46
Applicable income taxes (tax equivalent).....	21,159	18,159	23,736	31,485	51,626	16.52	-52.83
Minority interest.....	12,990	14,673	15,027	15,121	15,906	-11.47	-16.16
Net income before discontinued operations, net of minority interest.....	59,154	68,005	70,516	71,004	72,971	-13.02	-11.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	59,154	68,005	70,516	71,004	72,971	-13.02	-11.47
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	72,144	82,678	85,543	86,125	88,877	-12.74	-12.35
Investment securities income (tax equivalent).....	3,796	7,830	12,839	11,670	9,777	-51.52	-56.73
US Treasury and agency securities (excluding mortgage-backed securities).....	9	0	55	51	0		
Mortgage-backed securities.....	3,787	7,830	12,784	11,619	9,777	-51.63	-56.83
All other securities.....	0	0	0	0	0		
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.64	2.85	31	2.92	3.27	21	3.36	4	14	3.24	3.87	13	3.10	3.47	22
Less: Interest expense	1.04	0.23	96	1.35	0.48	94	1.55	0.98	85	1.26	0.79	84	1.02	0.55	88
Equals: Net interest income (tax equivalent)	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10	2.07	2.92	14
Plus: Non-interest income	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2	0.14	1.35	2
Equals: adjusted operating income (tax equivalent)	1.88	3.70	2	1.97	4.04	2	1.99	4.41	2	2.13	4.46	1	2.21	4.33	2
Less: Overhead expense	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2	2.13	2.71	2	1.34	2.72	1
Less: Provision for credit losses	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1	-0.15	0.16	1
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0	0.01	35	0	0	50	0	0.01	34
Plus: other tax equivalent adjustments	0.02	0	96	0.01	0	95	0.01	0	90	0.01	0	93	0.03	0	90
Equals: Pretax net operating income (tax equivalent)	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5	1.05	1.43	18
Less: Applicable income taxes (tax equivalent)	0.15	0.38	9	0.12	0.23	20	0.17	0.36	7	0.23	0.33	18	0.38	0.55	22
Less: Minority interest	0.09	0	96	0.10	0	95	0.10	0	97	0.11	0	98	0.12	0	98
Equals: Net operating income	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5	0.54	0.89	20
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5	0.54	0.90	18
Memo: Net income (last four quarters)	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5	0.54	0.91	17
Net income—BHC and noncontrolling (minority) interest	0.50	1.27	3	0.56	0.83	21	0.60	1.20	8	0.62	1.25	5	0.66	0.91	26
Margin Analysis															
Average earning assets / Average assets	95.48	93.08	79	95.66	92.32	86	96.19	91.05	92	96.90	91.48	94	97.12	91.61	95
Average interest-bearing funds / Average assets	85.85	61.99	96	86.59	64.06	96	87.31	65.57	97	86.84	65.56	97	86.80	65.75	97
Interest income (tax equivalent) / Average earning assets	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10	3.19	3.80	17
Interest expense / Average earning assets	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84	1.05	0.60	87
Net interest income (tax equivalent) / Average earning assets	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9	2.14	3.19	11
Yield or Cost															
Total loans and leases (tax equivalent)	2.92	4.01	7	3.16	4.27	6	3.52	5.09	2	3.38	4.95	2	3.25	4.52	7
Interest-bearing bank balances	0.15	0.14	72	0.39	0.27	81	2.15	2.04	52	1.69	1.64	55	0.99	1.05	40
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	2.76	3.04	27	3.05	3.51	21	3.49	4.36	9	3.34	4.20	10	3.19	3.73	19
Investment securities (tax equivalent)	0.90	1.77	3	1.58	2.25	7	2.27	2.76	8	2.12	2.68	6	1.82	2.47	9
US Treasury and agency securities (excluding mortgage-backed securities)	0.88	1.14	31		1.75		2.75	2.32	79	1.71	2.05	24		1.62	
Mortgage-backed securities	0.90	1.57	3	1.62	2.05	16	2.28	2.61	14	2.09	2.50	5	1.80	2.23	11
All other securities		2.81			3.24			4.06			4.20			3.66	
Interest-bearing deposits	0.96	0.21	97	1.40	0.53	95	1.68	1.10	84	1.32	0.81	84	1.07	0.49	93
Time deposits of \$250K or more	1.30	0.66	96	1.70	1.42	78	2.01	1.96	51	1.52	1.44	57			
Time deposits < \$250K	1.39	0.62	95	1.88	1.36	90	2.08	1.82	65	1.73	1.29	78			
Other domestic deposits	0.13	0.15	51	0.28	0.36	41	0.67	0.93	33	0.31	0.67	11			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos		0.17			0.62			1.86			1.51			0.94	
Other borrowed funds and trading liabilities	1.85	1.27	71	1.90	1.50	72	1.99	2.38	26	1.75	2.28	16	1.45	1.77	36
All interest-bearing funds	1.21	0.37	96	1.56	0.74	92	1.77	1.49	71	1.45	1.19	73	1.18	0.82	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	40,245	60,256	25,598	20,155	18,521
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	598	229	763	749	758
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	706	315	345	267	289
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	37	40	42	102
Net servicing fees	3,593	3,314	4,062	4,526	4,433
Net securitization income	0	-6	-60	-378	-878
Net gains (losses) on sales of loans, OREO, other assets	17,734	43,570	9,012	2,704	2,129
Other non-interest income	17,614	12,797	11,436	12,245	11,688
Total overhead expenses	189,214	190,752	189,256	191,100	180,178
Personnel expense	107,120	106,518	104,036	102,640	94,489
Net occupancy expense	26,443	25,581	26,422	27,875	26,033
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	918	1,005	788	724	640
Other operating expenses	54,733	57,648	58,010	59,861	59,016
Fee income on mutual funds and annuities	706	315	345	267	289
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,002	990	1,079	1,041	1,027
Average personnel expense per employee	106.91	107.59	96.42	98.60	92
Average assets per employee	14,332.38	15,023.90	13,312.20	13,408.52	13,085.03

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	1.75	2.17	46	0.52	2.02	33	1.35	2.72	42	1.32	3.08	39	1.56	2.85	41	
Overhead expenses / Net Interest Income + non-interest income	70.04	59.28	88	64.95	62.28	64	66.23	61.29	73	64.41	60.88	68	60.62	63.61	34	
Percent of Average Assets																
Total overhead expense	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2	1.34	2.72	1	
Personnel expense	0.75	1.21	9	0.72	1.30	6	0.72	1.41	4	0.74	1.44	4	0.70	1.42	3	
Net occupancy expense	0.18	0.23	25	0.17	0.26	15	0.18	0.28	18	0.20	0.28	18	0.19	0.29	19	
Other operating expenses	0.39	0.72	5	0.39	0.94	4	0.41	0.97	2	0.43	0.97	3	0.44	1	2	
Overhead less non-interest income	1.04	1.10	37	0.88	1.25	20	1.14	1.32	33	1.22	1.38	35	1.20	1.34	35	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	70.04	58.83	89	64.95	61.82	65	66.23	60.64	75	64.41	60.37	70	60.62	62.73	37	
Personnel expense	39.65	32.93	85	36.27	32.36	72	36.41	32.39	74	34.59	32.51	64	31.79	32.93	40	
Net occupancy expense	9.79	6.23	91	8.71	6.58	82	9.25	6.52	89	9.39	6.48	91	8.76	6.70	84	
Other operating expenses	20.60	19.18	61	19.97	22.28	48	20.58	21.20	54	20.42	20.90	52	20.07	22.41	38	
Total non-interest income	14.90	27.67	21	20.52	28.83	34	8.96	29.23	7	6.79	28.50	5	6.23	31.08	4	
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12	
Service charges on domestic deposit accounts	0.22	3.27	7	0.08	3.27	6	0.27	3.88	11	0.25	4.15	10	0.26	4.28	11	
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28	
Investment banking fees and commissions	0.26	2.58	20	0.11	2.46	17	0.12	3.54	13	0.09	3.42	15	0.10	3.62	15	
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9	
Venture capital revenue	0	0.04	44	0.01	0.01	86	0.01	0.02	85	0.01	0.02	85	0.03	0.01	86	
Net servicing fees	1.33	0.60	81	1.13	0.01	89	1.42	0.28	91	1.53	0.65	80	1.49	0.60	81	
Net securitization income	0	0.01	44	0	0	2	-0.02	0.01	1	-0.13	0.01	1	-0.30	0.01	0	
Net gain (loss) - sales of loans, OREO, and other assets	6.56	3.30	82	14.84	3.92	91	3.15	1.86	75	0.91	1.61	47	0.72	1.67	43	
Other non-interest income	6.52	9.27	35	4.36	9.65	21	4	10.04	12	4.13	9.86	13	3.93	10.77	14	
Overhead less non-interest income	55.14	30.52	97	44.44	31.93	81	57.27	31.06	97	57.61	31.46	98	54.39	31.19	95	
Applicable income taxes / Pretax net operating income (tax equivalent)	19.08	21.18	23	16.11	18.63	28	20.09	20.56	47	25.07	19.04	88	34.29	32.99	54	
Applicable income tax + TE / Pretax net operating income + TE	22.68	22.67	49	18.01	21.18	19	21.72	23.23	35	26.77	21.56	91	36.74	37.95	43	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	12,743,602	13,077,449	13,511,772	12,959,219	12,613,704	-2.55	6.62
Commercial and industrial loans	0	0	0	0	0		
Loans to individuals	2,705	2,637	2,900	3,000	2,886	2.58	-14.75
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	373	1,000	0	0	0	-62.70	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	12,746,680	13,081,086	13,514,672	12,962,219	12,616,590	-2.56	6.62
Less: Allowance for loan and lease losses	63,576	70,290	37,292	41,938	45,929	-9.55	5.18
Net loans and leases	12,683,104	13,010,796	13,477,380	12,920,281	12,570,661	-2.52	6.63
Debt securities that reprice or mature in over 1 year	419,782	281,916	497,768	550,961	521,021	48.90	-13.05
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	13,102,886	13,292,712	13,975,148	13,471,242	13,091,682	-1.43	5.86
Interest-bearing bank balances	386,181	475,988	261,198	245,825	294,551	-18.87	34.23
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	4,060	165,693	56,229	13,517	17,970	-97.55	-90.20
Trading assets	0	0	0	0	0		
Total earning assets	13,493,127	13,934,393	14,292,575	13,730,584	13,404,203	-3.17	6.19
Non-interest-bearing cash and due from depository institutions	21,828	23,932	20,028	40,794	29,013	-8.79	-43.60
Premises, fixed assets, and leases	53,861	56,027	58,338	61,312	60,935	-3.87	-7.45
Other real estate owned	130	102	2,813	2,888	4,290	27.45	-97.70
Investment in unconsolidated subsidiaries	308	74	74	88	82	316.22	266.67
Intangible and other assets	563,203	558,250	432,308	402,960	389,307	0.89	47.99
Total assets	14,132,457	14,572,778	14,806,136	14,238,626	13,887,830	-3.02	7.15
Quarterly average assets	14,192,812	14,672,343	14,610,715	14,131,688	13,735,796	-3.27	9.54
Average loans and leases (YTD)	12,715,885	13,361,912	13,030,814	12,752,938	12,300,083	-4.83	10.88
Memoranda							
Loans held-for-sale	38,064	111,288	9,608	755	1,259	-65.80	363.91
Loans not held-for-sale	12,708,616	12,969,798	13,505,064	12,961,464	12,615,331	-2.01	6.38
Real estate loans secured by 1-4 family	12,708,278	13,051,734	13,486,242	12,932,001	12,586,820	-2.63	6.60
Commercial real estate loans	35,324	25,715	25,530	27,218	26,884	37.37	15.16
Construction and land development	32,438	22,774	22,496	24,097	23,681	42.43	21.89
Multifamily	2,886	2,941	3,034	3,121	3,203	-1.87	-28.93
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	423,842	447,609	553,997	564,478	538,991	-5.31	-19.14
U.S. Treasury securities	4,048	0	0	3,978	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	419,794	447,609	553,997	560,500	538,991	-6.21	-19.91
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	423,842	447,609	553,997	564,478	538,991	-5.31	-19.14
U.S. Treasury securities	4,048	0	0	3,978	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	419,794	447,609	553,997	560,500	538,991	-6.21	-19.91
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-2,735	4,281	958	-10,795	-9,096		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	183,385	200,349	137,582	134,010	179,611	-8.47	-0.72
NOW, ATS and transaction accounts	1,217,409	107,412	97,680	97,198	103,887	1033.40	1068.98
Time deposits less brokered deposits < \$250K	4,709,487	5,182,502	5,408,959	5,159,901	4,703,734	-9.13	
MMDA and other savings accounts	1,820,675	2,655,091	2,298,633	2,165,596	2,322,886	-31.43	-25.27
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,930,956	8,145,354	7,942,854	7,556,705	7,310,118	-2.63	36.59
Time deposits of \$250K or more	688,580	713,567	691,296	595,633	411,252	-3.50	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,390,514	2,900,395	3,419,603	3,462,772	3,069,478	-17.58	16.07
Other borrowings w/remaining maturity over 1 year	788,539	543,031	463,340	263,717	685,274	45.21	-20.16
Brokered deposits < \$250K	495,597	529,203	500,052	574,733	662,892	-6.35	
Noncore funding	4,363,230	4,686,196	5,074,291	4,896,855	4,828,896	-6.89	-22.90
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	84,956	83,450	60,097	41,339	48,188	1.80	44.87
Total liabilities	12,379,142	12,915,000	13,077,242	12,494,899	12,187,202	-4.15	7.42
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	660,781	653,033	645,702	642,103	643,862	1.19	-0.53
Retained earnings	1,039,430	980,275	941,680	871,164	800,160	6.03	42.95
Accumulated other comprehensive income	-42,018	-100,584	-42,300	1,077	-2,069		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,658,193	1,532,724	1,545,082	1,514,344	1,441,953	8.19	20.10
Noncontrolling (minority) interest in subsidiaries	95,122	125,054	183,812	229,383	258,675	-23.94	-66.57
Total equity capital, including minority interest	1,753,315	1,657,778	1,728,894	1,743,727	1,700,628	5.76	5.29
Total liabilities and capital	14,132,457	14,572,778	14,806,136	14,238,626	13,887,830	-3.02	7.15
Memoranda							
Non-interest-bearing deposits	183,385	200,349	137,582	134,010	179,611	-8.47	-0.72
Interest-bearing deposits	8,931,748	9,187,775	8,996,620	8,593,061	8,204,651	-2.79	8.47
Total deposits	9,115,133	9,388,124	9,134,202	8,727,071	8,384,262	-2.91	8.27
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,532,724	1,545,082	1,514,344	1,441,953	1,380,707		
Accounting restatements	0	-29,410	0	0	0		
Net income	59,154	68,005	70,516	71,004	72,971		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	58,567	-58,284	-43,377	3,145	8,746		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	7,748	7,331	3,599	-1,758	-20,471		
Holding company equity capital, ending balance	1,658,193	1,532,724	1,545,082	1,514,344	1,441,953		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	90.17	36.25	99	89.74	36.22	99	91.26	37.78	99	91.01	37.19	99	90.83	35.54	99
Commercial and industrial loans	0	10.76	0	0	13.52	0	0	12.02	1	0	12.85	1	0	12.62	1
Loans to individuals	0.02	3.36	5	0.02	3.40	4	0.02	4.20	3	0.02	4.31	2	0.02	4.47	3
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases	0	4.47	1	0.01	4.63	0	0	5.01	0	0	5	0	0	5.10	0
Net loans and leases	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99	90.52	62.73	99
Debt securities over 1 year	2.97	19.46	4	1.93	15.55	4	3.36	14.60	7	3.87	14.63	8	3.75	14.83	9
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	92.71	79.22	98	91.22	78.16	97	94.39	79.65	99	94.61	79.97	98	94.27	79.31	99
Interest-bearing bank balances	2.73	8.50	16	3.27	7.51	23	1.76	3.06	46	1.73	3.04	43	2.12	3.46	45
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.03	1.56	3	1.14	1.68	45	0.38	1.91	23	0.09	1.96	11	0.13	1.86	15
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets	95.48	91.77	88	95.62	91.05	98	96.53	89.53	98	96.43	89.74	98	96.52	89.84	98
Non-interest cash and due from depository institutions	0.15	0.82	3	0.16	1.07	1	0.14	1.14	1	0.29	1.21	4	0.21	1.22	3
Other real estate owned	0	0.01	28	0	0.02	13	0.02	0.03	49	0.02	0.04	43	0.03	0.05	44
All other assets	4.37	7.35	14	4.22	7.82	6	3.33	9.27	1	3.28	8.98	3	3.27	8.86	3
Memoranda															
Short-term investments	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25	2.25	8.69	27
U.S. Treasury securities	0.03	1.47	29	0	0.84	17	0	1.03	11	0.03	1.04	42	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	0	1.73	6	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5
Mortgage-backed securities	2.97	14.14	6	3.07	11.75	8	3.74	11.44	10	3.94	11.13	10	3.88	11.06	12
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	8	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10
Loans held-for-sale	0.27	0.55	57	0.76	0.52	72	0.06	0.39	30	0.01	0.30	21	0.01	0.33	17
Loans held for investment	89.93	58.06	99	89	61.72	99	91.21	63.50	99	91.03	63.93	99	90.84	62.63	99
Real estate loans secured by 1-4 family	89.92	11.46	99	89.56	11.91	99	91.09	13.29	99	90.82	13.46	99	90.63	13.44	99
Revolving	14.67	1.42	99	13.08	1.66	99	12.53	2.07	99	10.31	2.27	98	9.46	2.40	98
Closed-end, secured by first liens	73.85	9.67	99	74.83	9.81	99	76.35	10.69	99	77.85	10.57	99	79.20	10.35	99
Closed-end, secured by junior liens	1.40	0.17	96	1.66	0.22	96	2.21	0.28	96	2.65	0.31	97	1.98	0.34	96
Commercial real estate loans	0.25	22.69	3	0.18	22.22	3	0.17	22.23	4	0.19	21.58	5	0.19	19.88	8
Construction and land development	0.23	3.34	7	0.16	3.40	8	0.15	3.44	10	0.17	3.51	10	0.17	3.25	11
Multifamily	0.02	3.57	3	0.02	3.12	5	0.02	3.01	6	0.02	2.72	8	0.02	2.54	11
Nonfarm nonresidential	0	14.57	1	0	14.72	1	0	14.69	2	0	14.44	2	0	13.30	2
Real estate loans secured by farmland	0	0.30	8	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	99.98	61.05	99	99.97	57.15	99	99.98	57.46	99	99.98	56.49	99	99.98	54.84	99
Real estate loans secured by 1-4 family	99.70	19.86	99	99.78	19.43	99	99.79	20.75	99	99.77	21.10	99	99.76	21.45	99
Revolving	16.27	2.43	99	14.57	2.64	99	13.72	3.15	99	11.33	3.50	98	10.41	3.77	95
Closed-end	83.43	17.24	99	85.21	16.59	99	86.07	17.39	99	88.44	17.39	99	89.35	17.41	99
Commercial real estate loans	0.28	37.86	3	0.20	34.63	3	0.19	33.52	4	0.21	32.14	5	0.21	29.99	6
Construction and land development	0.25	5.65	6	0.17	5.26	6	0.17	5.09	10	0.19	5.20	10	0.19	4.90	10
1-4 family	0.25	1.18	33	0.17	0.93	27	0.17	0.94	30	0.19	1.02	30	0.19	0.89	33
Other	0	4.40	3	0	4.19	6	0	4.02	7	0	4.05	6	0	3.90	8
Multifamily	0.02	5.78	3	0.02	4.96	5	0.02	4.69	6	0.02	4.10	6	0.03	3.84	8
Nonfarm nonresidential	0	24.56	1	0	22.93	1	0	22.15	2	0	21.40	2	0	20.03	2
Owner-occupied	0	8.29	2	0	7.68	2	0	7.72	3	0	8.03	3	0	7.58	4
Other	0	15.94	1	0	14.95	1	0	14.34	2	0	13.38	2	0	12.45	3
Real estate loans secured by farmland	0	0.54	8	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	0	18.86	0	0	22.17	0	0	19.53	1	0	20.32	1	0	20.53	1
Loans to individuals	0.02	6.24	3	0.02	6.13	4	0.02	7.13	3	0.02	7.36	2	0.02	7.61	3
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases	0	8.75	1	0.01	9.09	0	0	9.85	0	0	9.66	0	0	10.32	0
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	688.90	391.81	93	719.07	381.27	96	800.45	391.26	98	793.83	379.80	98	799.13	366.85	98
Real estate loans secured by 1-4 family	686.99	126.06	99	717.65	125.03	99	798.94	138.18	99	792.16	137.84	99	797.43	138.55	99
Revolving	112.09	15.44	99	104.79	17.42	99	109.87	21.26	99	89.96	23.33	98	83.21	25.05	96
Closed-end	574.90	108.85	98	612.86	106.14	99	689.06	115.20	99	702.20	112.79	99	714.21	111.69	99
Commercial real estate loans	1.91	245.88	2	1.41	234.65	3	1.51	229.44	4	1.67	219.72	5	1.70	204.45	7
Construction and land development	1.75	35.95	5	1.25	35.62	7	1.33	34.95	8	1.48	35.36	9	1.50	32.91	9
1-4 family	1.75	7.42	34	1.25	6.34	31	1.33	6.61	32	1.47	7.04	35	1.49	6.16	37
Other	0	28.11	3	0	28.16	5	0.01	27.32	6	0.01	27.26	6	0.01	26.01	8
Multifamily	0.16	38.66	2	0.16	32.74	4	0.18	31.04	5	0.19	27.85	5	0.20	25.95	9
Nonfarm nonresidential	0	158.05	1	0	155.06	1	0	152.10	2	0	147.22	2	0	137.03	1
Owner-occupied	0	52.99	1	0	52.37	2	0	53.07	3	0	54.89	3	0	51.62	4
Other	0	102.54	1	0	100.54	1	0	97.41	2	0	91.80	2	0	84.09	2
Real estate loans secured by farmland	0	3.22	8	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	0	114.45	0	0	139.91	0	0	122.02	1	0	128.82	1	0	126.55	1
Loans to individuals	0.15	34.55	3	0.14	37.47	4	0.17	43.51	3	0.18	42.67	2	0.18	44.83	3
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases	0.02	51.06	1	0.05	49.54	0	0	52.44	0	0	51.79	0	0	52.78	0
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.28	30.07	3	0.20	27.32	3	0.19	26.45	4	0.21	24.79	5	0.21	23.09	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.91	195.33	2	1.41	183.76	3	1.51	178.57	4	1.67	167.93	4	1.70	156.17	6
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.91	252.85	2	1.41	240.85	3	1.51	236.10	4	1.67	225.98	4	1.70	210.40	6

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25	2.25	8.69	27
Liquid assets	5.89	29.03	3	6.50	26.22	2	5.64	22.44	2	5.98	22.72	1	6.21	24.04	1
Investment securities	3	21.63	3	3.07	17.85	4	3.74	16.99	7	3.96	17.27	6	3.88	17.35	8
Net loans and leases	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99	90.52	62.73	99
Net loans, leases and standby letters of credit	89.74	59.49	99	89.28	62.48	99	91.03	64.84	99	90.74	65.07	99	90.52	63.89	99
Core deposits	56.12	75.71	11	55.89	70.67	17	53.65	63.09	23	53.07	62.13	24	52.64	61.26	27
Noncore funding	30.87	10.30	90	32.16	14.13	84	34.27	19.36	82	34.39	21.34	79	34.77	22.32	77
Time deposits of \$250K or more	4.87	1.58	93	4.90	2.11	90	4.67	2.94	80	4.18	2.89	78	2.96	2.57	66
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.54	24	0	0.73	23
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	16.92	1	97	19.90	1.24	97	23.10	3.01	99	24.32	3.67	99	22.10	3.96	98
Earning assets that reprice within 1 year	20.11	37.37	11	21.60	39.38	12	19.03	39.29	6	16.70	40.29	5	15.84	41.61	5
Interest-bearing liabilities that reprice within 1 year	25.44	6.39	93	23.36	8.20	90	23.48	10.19	90	18.97	10.01	87	15.81	8.46	85
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	-5.33	29.65	2	-1.76	29.11	3	-4.45	26.63	4	-2.27	27.38	4	0.03	29.77	1
Other Liquidity and Funding Ratios															
Net noncore funding dependence	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87	34.49	17.03	85
Net short-term noncore funding dependence	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97	24.20	4.83	95
Short-term investment / Short-term noncore funding	13.22	273.46	3	18.25	184.19	5	8.03	77.77	6	6.66	66.46	7	8.97	74.86	6
Liquid assets - short-term noncore funding / Nonliquid assets	-15.94	36.68	2	-18.85	28.18	2	-22.33	16.97	0	-22.71	16.04	1	-20.11	18.16	2
Net loans and leases / Total deposits	139.14	72.79	98	138.59	79.43	96	147.55	90.31	96	148.05	90.08	97	149.93	90.14	97
Net loans and leases / Core deposits	159.92	78.25	96	159.73	88.34	96	169.68	103.93	91	170.98	105	94	171.96	105.65	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.15	-0.25	54	0.24	4.31	3	0.06	1.36	15	-0.68	-1.98	81	-0.59	-0.77	57
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	100	83.77	95	100	87.23	96	100	85.40	95	100	81.88	96	100	84.24	89
U.S. Treasury securities	0.96	6.70	37	0	4.72	16	0	6.15	11	0.70	6.99	45	0	6.96	12
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	0	8.22	6	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	5
Mortgage-backed securities	99.04	66.54	99	100	66.64	99	100	67.43	99	99.30	65.45	98	100	65.34	99
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	8	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less	0.96	7.78	13	37.02	10.55	92	10.15	11.86	57	2.39	11.91	18	3.33	11.79	26
Debt securities 1 to 5 years	4.58	18.25	18	52.67	17.03	92	87.60	17.94	99	92.55	19.18	99	95.13	18.80	99
Debt securities over 5 years	94.47	71.11	93	10.31	69.86	2	2.25	66.02	2	5.06	64.73	2	1.53	64.73	0
Pledged securities	0	32.26	1	0	35.67	1	0	30.57	2	0	33.30	2	0	34.58	1
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-39.18	27.98	8	102.15	183.32	44	22.40	26.69	57	-17.02	6.77	18	-5.04	19.19	31
Investment securities	-5.31	31.36	8	-19.20	23.62	4	-1.86	11.75	22	4.73	9.42	53	2.83	8.45	44
Core deposits	-2.63	16.94	3	2.55	26.88	2	5.11	11.23	36	3.37	7.29	43	25.90	12.19	81
Noncore funding	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33	-14.67	5.59	32

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,361,283	3,646,239	2,915,087	2,207,176	2,169,740
Commit: Secured commercial real estate loans	58,247	29,191	28,972	34,833	35,160
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	32,491	102,817	0	0	0
Written options contracts (interest rate)	25,440	30,913	15,733	7,512	3,395
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,350,000	2,900,000	2,800,000	1,950,000	1,575,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	30.86	22.78	78	25.02	22.01	69	19.69	23.52	46	15.50	24.05	25	15.62	24.03	24
Standby letters of credit	0	0.65	1	0	0.71	2	0	0.84	3	0	0.92	2	0	0.96	2
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	17.04	46.30	51	20.82	48.62	50	19.02	68.47	46	13.75	65.81	42	11.37	75.35	35
Interest rate contracts	17.04	32.46	54	20.82	34.36	52	19.02	47.31	49	13.75	43.84	44	11.37	53.66	39
Interest rate futures and forward contracts	0.23	3.25	49	0.71	6.21	48	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0.18	1.41	34	0.21	2.18	28	0.11	2.47	26	0.05	2.16	26	0.02	2.60	20
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	16.63	20.49	59	19.90	20.83	58	18.91	28.86	59	13.70	26.74	49	11.34	25.60	44
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.30	44.98	46	27.29	42.82	36	22.37	45.53	21	17.31	44.93	9	17.64	46.60	12

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	2,407,931	3,033,730	2,815,733	1,957,512	1,578,395
Interest rate contracts	2,407,931	3,033,730	2,815,733	1,957,512	1,578,395
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	32,491	102,817	0	0	0
Written options	25,440	30,913	15,733	7,512	3,395
Exchange-traded	0	0	0	0	0
Over-the-counter	25,440	30,913	15,733	7,512	3,395
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,350,000	2,900,000	2,800,000	1,950,000	1,575,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,407,931	3,033,730	2,815,733	1,957,512	1,578,395
Interest rate contracts	2,407,931	3,033,730	2,815,733	1,957,512	1,578,395
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,382,491	3,002,817	2,800,000	1,950,000	1,575,000
One year or less	2,382,491	3,002,817	2,800,000	1,950,000	1,575,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	22	209	0	0	0
Gross positive fair value	247	1,231	54	77	28
Held for trading	0	0	0	0	0
Non-traded	247	1,231	54	77	28
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards															
Written options	1.06	6.28	26	1.02	8.18	24	0.56	5.91	20	0.38	6.60	19	0.22	6.68	15
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	1.06	5.96	27	1.02	7.73	25	0.56	5.10	21	0.38	5.49	23	0.22	5.27	19
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	97.59	74.26	83	95.59	68.76	79	99.44	69.75	88	99.62	70.34	88	99.78	68.94	93
Held for trading															
Interest rate contracts	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Foreign exchange contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Equity, commodity, and other contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded															
Interest rate contracts	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Foreign exchange contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Equity, commodity, and other contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	98.94	92.53	60	98.98	91.48	65	99.44	93.86	67	99.62	94.47	66	99.78	95.63	69
Over 1 year to 5 years	98.94	27.56	95	98.98	32.05	92	99.44	32.17	91	99.62	32.51	93	99.78	31.96	92
Over 5 years	0	27.01	5	0	27.06	3	0	30.45	4	0	31.16	4	0	31.85	4
Over 5 years	0	29.89	5	0	29.56	5	0	28.09	5	0	28.71	5	0	29.43	5
Gross negative fair value (absolute value)	0	0.98	3	0.01	1.55	3	0	0.83	2	0	0.72	0	0	0.69	1
Gross positive fair value	0.01	1.34	3	0.04	2.23	2	0	1.19	3	0	0.85	0	0	0.71	1
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	5	0	0.07	4	0	0.06	2	0	0.06	1	0	0.06	1
Gross positive fair value (X)	0	0.05	5	0	0.09	4	0	0.07	4	0	0.06	2	0	0.06	3
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	15	0	0.02	18	0	0.01	15	0	0.01	6	0	0.01	11
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	70,290	37,292	41,938	45,929	60,447
Gross losses	4,635	4,789	5,248	6,877	10,059
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,510	9,693	11,602	12,886	15,541
Net losses	-5,875	-4,904	-6,354	-6,009	-5,482
Provision for loan and lease losses	-12,589	4,000	-11,000	-10,000	-20,000
Adjustments	0	24,094	0	0	0
Ending balance	63,576	70,290	37,292	41,938	45,929
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	-0.09	45	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1	-0.15	0.16	1
Provision for loan and lease losses / Average loans and leases	-0.10	-0.16	53	0.03	0.82	0	-0.08	0.24	1	-0.08	0.24	2	-0.16	0.28	2
Provision for loan and lease losses / Net loan and lease losses	214.28	-105.48	83	-81.57	487.86	2	173.12	130.58	80	166.42	134.68	75	364.83	143.18	90
Allowance for loan and lease losses / Total loans and leases not held for sale	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5	0.36	0.98	7
Allowance for loan and lease losses / Total loans and leases	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5	0.36	0.96	7
Allowance for loan and lease losses / Net loans and leases (X)		21.39			11.58			8.03			7.54			8.39	
Allowance for loan and lease losses / Nonaccrual assets	143.76	364.13	13	138.39	299.17	19	61.84	218.72	12	54.49	214.03	8	58.43	178.03	10
ALLL / 90+ days past due + nonaccrual loans and leases	143.76	287.08	24	138.39	244.34	28	61.84	151.73	17	54.49	160.51	12	58.43	136.22	15
Gross loan and lease losses / Average loans and leases	0.04	0.19	12	0.04	0.34	6	0.04	0.28	9	0.05	0.30	14	0.08	0.33	15
Recoveries / Average loans and leases	0.08	0.08	59	0.07	0.07	60	0.09	0.08	64	0.10	0.09	63	0.13	0.09	74
Net losses / Average loans and leases	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3	-0.04	0.24	3
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	219.46	34.67	97	184.70	33.98	98	168.71	36.22	95	128.10	41.30	93	105.63	33.49	95
Earnings coverage of net loan and lease losses (X)	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7	-21.35	19.67	4

Net Loan and Lease Losses By Type

Real estate loans	-0.05	0.02	6	-0.04	0.04	3	-0.05	0.01	5	-0.05	0.02	6	-0.04	0.02	5
Real estate loans secured by 1-4 family	-0.05	-0.02	18	-0.04	0.01	13	-0.05	0.01	9	-0.05	0.01	9	-0.04	0.03	8
Revolving	-0.03	-0.07	44	-0.02	0.01	35	-0.04	0.02	17	-0.07	0.03	15	-0.13	0.09	7
Closed-end	-0.05	-0.01	12	-0.04	0	12	-0.05	0	7	-0.04	0.01	13	-0.03	0.02	12
Commercial real estate loans	-0.06	0.04	4	-0.10	0.07	0	0	0.01	38	-0.01	0.01	29	0	0.01	46
Construction and land development	-0.06	0	12	-0.12	0	4	0	-0.01	60	-0.01	-0.03	48	0	-0.02	63
1-4 family	-0.06	0	2	-0.12	0	2	0	0	55	-0.01	-0.01	24	0	0	62
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	64
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential		0.05			0.11			0.02			0.02			0.03	
Owner-occupied		0.01			0.02			0.01			0.01			0.01	
Other		0.04			0.08			0.01			0.01			0.01	
Real estate loans secured by farmland		0			0.02			0.01			0			0.01	
Commercial and industrial loans		0.17			0.47			0.37			0.31			0.39	
Loans to individuals		0.71			1.13			1.17			1.16			1.25	
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans		0.02			0.19			0.08			0.15			0.18	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.10	32	0	0.15	25		0.15			0.14			0.15	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	6,356	8,600	13,756	16,341	28,659
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	44,224	50,793	60,308	76,971	78,607
Total past due and nonaccrual loans and leases	50,580	59,393	74,064	93,312	107,266
Restructured 30-89 days past due	1,125	1,947	3,082	4,205	3,509
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	31,286	38,984	49,195	61,905	57,375
Total restructured loans and leases	32,411	40,931	52,277	66,110	60,884
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	88,689	95,458	99,035	99,740	97,372
Other real estate owned	130	102	2,813	2,888	4,290
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14	0.23	0.47	22
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0	0.17	5	0	0.20	6
Nonaccrual loans and leases	0.35	0.46	39	0.39	0.66	27	0.45	0.51	46	0.59	0.54	63	0.62	0.63	54
90+ days past due and nonaccrual loans and leases	0.35	0.62	29	0.39	0.85	19	0.45	0.71	31	0.59	0.75	42	0.62	0.88	34
30-89 days past due restructured	0.01	0.01	72	0.01	0.01	74	0.02	0.01	73	0.03	0.02	78	0.03	0.02	75
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.25	0.10	86	0.30	0.13	86	0.36	0.14	92	0.48	0.16	94	0.45	0.20	88
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.05	0.32	6	0.07	0.40	7	0.10	0.43	11	0.13	0.44	14	0.23	0.47	22
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0	0.18	5	0	0.20	5
Nonaccrual assets	0.35	0.47	39	0.39	0.67	27	0.45	0.53	46	0.59	0.57	61	0.62	0.64	53
30+ days past due and nonaccrual assets	0.40	0.97	18	0.45	1.29	7	0.55	1.19	14	0.72	1.26	23	0.85	1.39	29
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.31	0.36	51	0.35	0.52	35	0.41	0.44	53	0.54	0.48	65	0.57	0.54	62
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.37	49	0.35	0.55	33	0.43	0.48	53	0.56	0.52	61	0.60	0.59	53
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.95	0.41	92	1.02	0.60	88	1.12	0.53	93	1.29	0.60	93	1.32	0.72	90
Allowance for loan and lease losses	211.04	62.64	93	210.98	66.66	95	443.09	115.41	96	438.28	118.28	95	400.13	129.01	95
Equity capital + allowance for loan and lease losses	7.79	3.60	90	9.25	4.97	87	10.44	4.28	94	11.81	4.79	94	12.35	5.78	93
Tier 1 capital + allowance for loan and lease losses	7.14	4.30	80	8.03	6.05	72	9.79	5.65	87	11.26	6.16	89	11.64	7.35	85
Loans and leases + other real estate owned	1.05	0.71	79	1.13	0.97	69	1.22	0.85	80	1.42	0.96	83	1.46	1.15	75

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.05	0.26	12	0.07	0.39	9	0.10	0.38	12	0.13	0.42	11	0.23	0.44	25
	90+ days past due	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10
	Nonaccrual	0.35	0.52	37	0.39	0.76	25	0.45	0.46	54	0.59	0.57	63	0.62	0.69	52
Commercial and industrial																
	30–89 days past due		0.24			0.23			0.31			0.30			0.32	
	90+ days past due		0.04			0.03			0.05			0.05			0.05	
	Nonaccrual		0.57			0.75			0.83			0.76			0.93	
Individuals																
	30–89 days past due	0	0.63	6	0	0.83	4	0	0.83	5	0	0.84	5	0	0.97	3
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual	0	0.17	11	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8
Depository institution loans																
	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0.05	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due		0.07			0.17			0.24			0.17			0.17	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.70			0.49			0.67			0.75			0.96	
Foreign governments																
	30–89 days past due		0.50			0			0.07			0.01			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases																
	30–89 days past due	0	0.12	16	0	0.18	15		0.20			0.17			0.20	
	90+ days past due	0	0.01	34	0	0.01	33		0.01			0.01			0.02	
	Nonaccrual	0	0.09	21	0	0.15	19		0.13			0.14			0.10	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.05	0.46	3	0.07	0.65	3	0.10	0.67	6	0.13	0.71	7	0.23	0.74	14
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.35	0.71	28	0.39	0.89	25	0.45	0.73	36	0.60	0.86	43	0.62	0.97	40
Revolving	30-89 days past due	0.04	0.28	24	0.06	0.48	15	0.06	0.45	13	0.08	0.50	11	0.23	0.61	19
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0.13	1.18	20	0.10	1.13	16	0.09	1	14	0.11	1.17	14	0.41	1.17	32
Closed-end	30-89 days past due	0.05	0.49	4	0.07	0.65	4	0.11	0.70	8	0.13	0.75	9	0.23	0.79	16
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.39	0.67	38	0.44	0.87	30	0.50	0.70	44	0.66	0.84	45	0.65	0.96	42
Junior lien	30-89 days past due	0.01	0.01	59	0.01	0.02	48	0.02	0.02	52	0.02	0.03	53	0.04	0.03	69
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.05	0.03	70	0.06	0.04	67	0.09	0.04	77	0.13	0.06	77	0.08	0.07	65
Commercial real estate	30-89 days past due	0	0.15	3	0	0.26	4	0	0.18	4	0	0.17	5	1.09	0.18	98
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0	0.38	2	0	0.62	2	0	0.23	5	0	0.28	4	0	0.34	4
Construction and development	30-89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.21	10	1.24	0.23	94
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	1.24	0.07	99
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10
Multifamily	30-89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30-89 days past due		0.13			0.23			0.14			0.17			0.17	
	90+ days past due		0.01			0.02			0.03			0.03			0.04	
	Nonaccrual		0.45			0.80			0.28			0.30			0.38	
Owner Occupied	30-89 days past due		0.04			0.07			0.07			0.09			0.07	
	90+ days past due		0			0			0.01			0.01			0.02	
	Nonaccrual		0.17			0.27			0.16			0.17			0.21	
Other	30-89 days past due		0.08			0.14			0.07			0.07			0.09	
	90+ days past due		0			0.01			0.01			0.01			0.02	
	Nonaccrual		0.23			0.44			0.10			0.13			0.14	
Farmland	30-89 days past due		0.10			0.11			0.23			0.25			0.27	
	90+ days past due		0			0			0.01			0.01			0.06	
	Nonaccrual		0.69			1.13			0.84			1.23			1.07	
Credit card	30-89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	660,781	653,033	645,702	642,103	643,862
Retained earnings	1,068,098	1,009,515	941,680	871,164	800,160
Accumulated other comprehensive income (AOCI)	-42,018	-100,584	-42,300	1,077	-2,069
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,686,861	1,561,964	1,545,082	1,514,344	1,441,953
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,060	9,980	10,804	9,205	8,093
Accumulated other comprehensive income-related adjustments	-42,018	-100,584	-42,300	1,077	-2,069
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,719,819	1,652,568	1,576,578	1,504,062	1,435,929
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,719,819	1,652,568	1,576,578	1,504,062	1,435,929
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	95,122	125,053	74,153	86,498	96,572
Additional tier 1 capital before deductions	95,122	125,053	74,153	86,498	96,572
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	95,122	125,053	74,153	86,498	96,572
Tier 1 Capital	1,814,941	1,777,621	1,650,731	1,590,560	1,532,501
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	17,448	20,352	22,722
Allowance for loan and lease losses in tier 2 capital	44,037	46,381	37,292	41,938	45,929
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	44,037	46,381	54,740	62,290	68,651
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	44,037	46,381	54,740	62,290	68,651
Exited advanced approach tier 2 capital					
Total capital	1,858,978	1,824,002	1,705,471	1,652,850	1,601,152
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,203,952	14,685,909	14,610,715	14,131,688	13,735,796
Less: Deductions from common equity tier 1 capital	9,060	9,980	10,804	9,205	8,093
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,194,892	14,675,929	14,599,911	14,122,483	13,727,703
Total risk-weighted assets	7,849,092	8,009,325	8,117,094	7,675,246	7,419,989
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	21.91	12.37	99	20.63	12.35	96	19.42	12.11	95	19.60	12.09	94	19.35	12.16	96
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	23.12	13.11	99	22.19	13.08	97	20.34	12.78	95	20.72	12.85	95	20.65	12.95	95
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	23.68	14.91	98	22.77	15.23	97	21.01	14.36	94	21.53	14.45	94	21.58	14.63	93
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87	11.16	9.53	88
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
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Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	298,398	294,565	219,041	213,568	207,426	1.30	47.92

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			4.64	
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	

Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.88	12	63	15.94	11.03	68	12.98	11.51	54	13.08	10.22	59	13.14	9.84	63

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,223,239	2,093,341	1,690,271	1,887,748	1,803,779	6.21	19.93
1–4 family residential loans	2,223,239	2,093,341	1,690,271	1,887,748	1,803,779	6.21	19.93
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	15.73	14.36	11.42	13.26	12.99		
1–4 family residential loans	15.73	14.36	11.42	13.26	12.99		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	85.89	87.25	87.62	89.91	90.69		
Home equity lines	13.85	12.56	12.20	9.89	9.11		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	0.02	0.02	0.02	0.02	0.02		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0.24	0.18	0.17	0.18	0.19		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	
1-4 family residential loans.....	0	0	0	0	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	3,150	5,750	7,984	8,250	20,175	-45.22	-62.61
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	3,150	5,750	7,984	8,250	20,175	-45.22	-62.61
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	7,479	7,739	8,816	8,641	12,800	-3.36	-48.59
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	7,479	7,739	8,816	8,641	12,800	-3.36	-48.59
Total past due securitized assets.....	10,629	13,489	16,800	16,891	32,975	-21.20	-53.73
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.14	0.27	0.47	0.44	1.12
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.14	0.27	0.47	0.44	1.12
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.34	0.37	0.52	0.46	0.71
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.34	0.37	0.52	0.46	0.71
Total past due securitized assets percent of securitized assets	0.48	0.64	0.99	0.89	1.83
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.10	0.15	0.17	0.35
Home equity lines	0.04	0.06	0.06	0.08	0.23
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0.99
Total managed loans past due 30–89 days	0.06	0.09	0.14	0.17	0.34
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.06	0.06	0.07	0.06	0.10
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.05	0.05	0.06	0.06	0.09
Total Past Due Managed Assets	0.11	0.15	0.20	0.22	0.43
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	-0.03	-0.04	-0.04	-0.03
Home equity lines	-0.03	-0.02	-0.04	-0.07	-0.13
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	-0.05	-0.09	0	-0.01	0
Net Losses on Managed Assets Percent of Total Managed Assets	-0.04	-0.03	-0.04	-0.04	-0.04

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0		0			
Dividends	0	0		0			
Interest	0	0		0			
Management and service fees	0	0		0			
Other income	0	0		0			
Total income from subsidiaries	0	0	0	0	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	0	0	0	0		
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	0	0	3	2	3		-100.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	0	0	3	2	3		-100.00
Income (loss) before taxes	0	0	-3	-2	-3		
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items					0		
Income before undistributed income of subsidiaries	0	0	-3	-2	-3		
Equity in undistributed income of subsidiaries	59,154	68,005	70,519	71,006	72,974	-13.02	-11.47
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	59,154	68,005	70,519	71,006	72,974	-13.02	-11.47
Net income (loss)	59,154	68,005	70,516	71,004	72,971	-13.02	-11.47
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	59,154	68,005	70,519	71,006	72,974	-13.02	-11.47

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	1,658,247	100	1,532,779	100	1,545,137	100	1,514,396	1,442,003	8.19	20.10
Common and preferred stock	1,658,247	100	1,532,779	100	1,545,137	100	1,514,396	1,442,003	8.19	20.10
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,658,247	100.00	1,532,779	100.00	1,545,137	100.00	1,514,396	1,442,003	8.19	20.10
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions	55	0	55	0	55	0	52	50	0.00	17.02
Total liabilities	55	0	55	0	55	0	52	50	0.00	17.02
Equity Capital	1,658,192	100	1,532,724	100	1,545,082	100	1,514,344	1,441,953	8.19	20.10
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	660,781	39.85	653,033	42.60	645,702	41.79	642,103	643,861	1.19	-0.53
Retained earnings	1,039,429	62.68	980,275	63.95	941,680	60.94	871,164	800,161	6.03	42.95
Accumulated other comprehensive income	-42,018	-2.53	-100,584	-6.56	-42,300	-2.74	1,077	-2,069		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,658,247	100.00	1,532,779	100.00	1,545,137	100.00	1,514,396	1,442,003	8.19	20.10
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	55	0	55	0	55	0	52	50	0.00	17.02
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	3.67	11.94	2	4.43	7.29	20	4.61	9.68	9	4.73	10.40	6	5.16	7.61	23
Bank net income / Average equity investment in banks		11.80			7.45			10.51			11.19			8.74	
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			7.89			7.10			4.73	
Subsidiary HCs net income / Average equity investment in sub HCs	3.70	10.11	20	4.47	7.01	33	4.64	8.55	25	4.77	8.78	20	5.17	6.82	35
Bank net income / Parent net income	0	96.79	4	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income	100	65.35	75	100	68.34	70	100	74	69	100	72.48	65	100	82.97	54
Leverage															
Total liabilities / Equity capital	0	16.81	6	0	20.06	6	0	20.43	3	0	20.88	4	0	19.94	2
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	100	103.22	40	100	102.81	36	100	103.22	36	100	103.10	37	100	102.10	42
Total investment in subs / Equity capital	100	108.40	31	100	110.16	24	100	111.07	23	100	112.48	26	100	111.30	29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.29	40	0	0.47	36	0	0.36	35	0	0.35	37	0	0.52	40
Equity investment in subs – equity cap / Net income-div (X)	0	1.05	1	0	1.82	3	0	1.22	3	0	1.22	1	0	2.64	1
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends		152.85			136.59		0	177.68	1	0	162.34	1	0	141.81	3
Cash from ops + noncash items + op expense / Op expense + dividend		154.48			147.24		0	190.27	4	0	174.91	2	0	148.20	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		98.54			134.08		100	116.34	31	100	103.19	49	100	92.33	51
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			1,632.83			1,369.37			1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends		174.12			150.43			210.80			188.90			172.51	
Fees + other income from subsidiaries / Salary + other expenses		11.92			13.95		0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.44	25	0	3.85	24	0	2.64	28	0	2.61	28	0	3.24	24
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.06	1.76	49	0.04	2.66	42	0.04	5.62	38	0.59	5.50	58	0.59	5.68	58
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		66.37			81.10			57.84			57.26			68.72	
Dividends declared / Net income	0	28.27	3	0	42.29	4	0	33.08	3	0	27.33	5	0	31.29	5
Net income – dividends / Average equity.....	3.67	8.62	7	4.43	4.14	53	4.61	6.46	23	4.73	7.33	17	5.16	5.03	51
Percent of Dividends Paid															
Dividends from bank subsidiaries		155.92			132.17			178.13			157.73			130.71	
Dividends from nonbank subsidiaries		4.90			3.41			7.53			7.13			12.57	
Dividends from subsidiary holding companies.....		5.91			4.85			21.40			16.86			18.99	
Dividends from all subsidiaries		203.53			174.85			260.40			215.26			196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		45.96			60.28			66.55			60.71			59	
Interest income from bank subsidiaries.....		0.11			0.36			0.54			0.52			0.76	
Management and service fees from bank subsidiaries		0.88			1.47			1.55			1.88			2.98	
Other income from bank subsidiaries.....		0			0			0			0			0.01	
Operating income from bank subsidiaries		51.33			62.88			69.36			63.43			62.82	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	38.10	20	0	43.51	16	0	61.23	17	0	48.56	15	0	59.89	15
Interest income from subsidiary holding companies.....	0	5.26	22	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies.....	0	58.37	10	0	55.20	11	0	76.49	9	0	61.19	9	0	64.33	13
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		74.16			69.76			67.32			65.18			59.17	
Interest income from bank subsidiaries.....		0.23			0.63			0.80			0.92			0.94	
Management and service fees from bank subsidiaries		1.44			1.87			1.81			2.01			2.17	
Other income from bank subsidiaries.....		0.02			0.04			0.03			0.02			0.09	
Operating income from bank subsidiaries		83.13			82.20			78.80			74.20			69.23	
Dividends from nonbank subsidiaries		3.07			1.95			2.65			2.57			2.65	
Interest income from nonbank subsidiaries.....		0.18			0.73			1.19			2.32			2.79	
Management and service fees from nonbank subsidiaries		0.01			0.02			0.06			0.03			0.07	
Other income from nonbank subsidiaries.....		0.01			0.01			0.04			0.02			0.17	
Operating income from nonbank subsidiaries		4.67			4.70			7.29			7.64			9.99	
Dividends from subsidiary holding companies.....		2.10			2.53			4.52			5.15			5.49	
Interest income from subsidiary holding companies.....		0.01			0.11			0.20			0.37			0.13	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.91			4.56			6.08			6.79			6.46	
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt		26.38			27.08			28.33			26.53			39.18	